

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

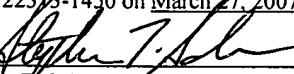
Applicant : BRAUN, WILLIAM J., et al. Confirmation No.: 1702  
 Appl. No. : 09/930913

Filed : August 15, 2001

Certificate of MailingTitle : SYSTEM AND METHOD  
FOR EVALUATING REAL  
ESTATE FINANCING  
STRUCTURES

I hereby certify that this correspondence (along with any documents referred to as attached or enclosed) is being deposited with the U.S. Postal Service with sufficient postage as first class mail in an envelope addressed to:  
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 Stephen T. Scherrer, Reg. No. 45,080

Examiner : H.T. Dass

Customer No. : 1923

REPLY TO FINAL OFFICE ACTION

Mail Stop AF  
 Commissioner for Patents  
 P.O. Box 1450  
 Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTION

The present paper is submitted in response to the final Office Action dated December 1, 2006.

REMARKS/ARGUMENTS begin on page 2.